

COBRA and DOL General Notices

What is it?

The COBRA “General Notice,” often referred to as the “New Hire Notice,” outlines the rights of the employee should they lose coverage with the company-sponsored plan administrator. The General Notice must be provided to covered employees (and spouses) within 90 days from the date that the employee or spouse becomes covered under the plan.

There are some key items that are required as part of the General Notice:

- ▶ **Name of the Plan and contact information**
- ▶ **General description of the plan’s COBRA provisions**
- ▶ **Explanation of the Qualified Beneficiaries responsibility for notifying the plan administrator of the qualifying event**
- ▶ **Information regarding the importance to keep updated contact information for qualified beneficiaries on record with the plan administrator**
- ▶ **Verbiage that more information regarding your COBRA rights can be found in the SPD.**

What does that mean for your COBRA Administration with WageWorks?

As part of your ongoing COBRA services, WageWorks will send the General Notice to all eligible employees. It is the employer’s responsibility (either via the automated file feed or online) to inform WageWorks who to send the notice to.

Frequently Asked Questions

Does the employer have to send the New Hire Notice to the employee’s spouse?

Yes, if the spouse lives at the same address then one notice addressed to both suffices; however, if the spouse lives at a different address, a second notice should be sent directly to the spouse.

How long after the employee becomes covered under the plan do I have to send the General Notice?

Employers have 90 days after the employee is covered under the plan to send the DOL General Notices.

Can I add this information to the SPD during new hire orientation?

Yes, it can be a part of the new hire orientation information; however, the SPD is provided to all individuals while the General Notice is provided to anyone who has employer-sponsored coverage.

Does the notice have to come from the Employer?

No, your COBRA administrator, Benefit provider, or you, the employer, may send the General Notice to your employees.

Does the DOL provide a model notice that can be used?

Yes, as part of the DOL’s guidance on COBRA regulations they provide a model notice that the plan administrator can use or model their notices from.